

SUBSTITUTED TRUSTEE'S DEED

WHEREAS, on December 4, 1989, Edward Paul Surwic, Jr. and wife, Robin M. Surwic, executed a deed of trust to Tower Title Company, Trustee for the benefit of Singleton Mortgage Corporation, which deed of trust is recorded in Deed of Trust Book 493 at Page 425 in the office of the Chancery Clerk of the County of Desoto, State of Mississippi; and

WHEREAS, the aforesaid deed of trust was assigned to Security Savings and Loan Association, by instrument dated December 4, 1989, and recorded in Book 494 at Page 543 and re-recorded in Book 495 at page 354 of the records of the aforesaid Chancery Clerk; and

WHEREAS, the aforesaid deed of trust was assigned to The South Carolina National Bank, by instrument dated November 30, 1990, and recorded in Book 531 at Page 463 of the records of the aforesaid Chancery Clerk; and

WHEREAS, the aforesaid, The South Carolina National Bank, the holder of said deed of trust and the note secured thereby, substituted John C. Underwood, Jr., as Trustee therein, as authorized by the terms thereof, by instrument dated January 24, 1992 and recorded in the office of the aforesaid Chancery Clerk in Book 570 at Page 725, and re-recorded in Book 573 at Page 396; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said deed of trust, and the legal holder of said indebtedness, The South Carolina National Bank, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

WHEREAS, the undersigned Substituted Trustee, after posting

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and publication of the Notice of Sale as required by the terms of said deed of trust and the laws of the State of Mississippi, within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.), on the 14th of April, 1992, at public outcry offered the hereinafter described property for sale at the Main Front door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi;

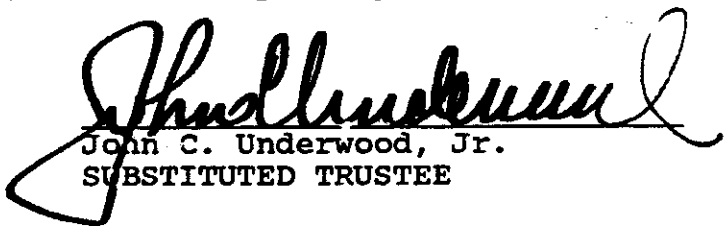
WHEREAS, at such sale, The South Carolina National Bank bid the sum of \$ 99,998.10; and

WHEREAS, said bid by The South Carolina National Bank was the highest bid;

NOW, THEREFORE, I, John C. Underwood, Jr., Substituted Trustee, in consideration of the sum of \$ 99,998.10, do hereby sell and convey unto The South Carolina National Bank the following described property located and situated in the County of DeSoto, State of Mississippi, to-wit:

Lot 16, Countrywood Estates, Section 32, Township 1 South, Range 7 West, DeSoto County, Mississippi, as shown on plat of record in Plat Book 21, Pages 3 and 4, in the Office of the Chancery Clerk of DeSoto County, Mississippi, to which plat reference is made for a more particular description.

WITNESS MY SIGNATURE, this, the 14th day of April, 1992.


John C. Underwood, Jr.
SUBSTITUTED TRUSTEE

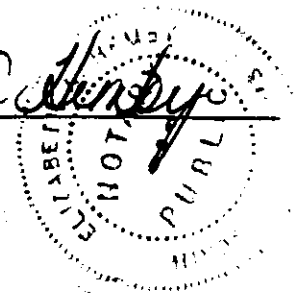
STATE OF MISSISSIPPI

COUNTY OF HINDS

PERSONALLY came and appeared before me, the undersigned authority in and for the county and state aforesaid, John C. Underwood, Jr., Substituted Trustee, who acknowledged to and before me that he signed and delivered the foregoing Substituted Trustee's Deed of the day and year therein mentioned, and for the purposes therein expressed.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this, the 14th of April, 1992.

Elizabeth A. Hensley
NOTARY PUBLIC



My Commission Expires: My Commission Expires October 11, 1992

Grantor's Address:
Post Office Box 16852
Jackson, Mississippi 39236
(601)981-7773

Grantee's Address:
101 Greystone Boulevard
Columbia, South Carolina 29226
(803)771-3878



PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

CHERRYL FITZGERALD personally appeared before me the undersigned authority in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times, a newspaper published in the Town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 4 consecutive times, as follows, to-wit:

Volume No. 97 on the 18th day of March, 19 92
Volume No. 97 on the 25th day of March, 19 92
Volume No. 97 on the 1st day of April, 19 92
Volume No. 97 on the 8th day of April, 19 92
Volume No. _____ on the _____ day of _____, 19 _____
Cherryl Fitzgerald, Clerk
(TITLED)

Sworn to and subscribed before me, this the

8th day of April, 19 92
John C. Underwood, Jr.
By Notary Public



My commission expires My Commission Expires June 1, 1993

A. Single first insertion of 446 words @ .08 \$ 35.68
B. 3 subsequent insertions of 446 words @ .05 \$ 166.90
C. Making proof of publication and depositing to same \$ 1.00

has been made in said

TOTAL PUBLISHER'S FEE \$ 103.58

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on December 3, 1989, Edward Paul Surwic, Jr. and wife, Robin M. Surwic, executed a deed of trust to Yower Title Company, Trustee for the benefit of Singleton Mortgage Corporation, which deed of trust is recorded in Deed of Trust Book 483 at Page 425, in the office of the Chancery Clerk of the county of DeSoto, State of Mississippi; and
WHEREAS, the aforesaid deed of trust was assigned to Security Savings and Loan Association, by instrument dated December 4, 1989, and recorded in the office of the aforesaid Chancery Clerk in Book 484 at Page 543, and re-recorded in Book 485 at Page 354; and
WHEREAS, the aforesaid deed of trust was assigned to The South Carolina National Bank, by instrument dated November 30, 1990, and recorded in the office of the aforesaid Chancery Clerk in Book 531 at Page 463; and
WHEREAS, the aforesaid, the South Carolina National Bank, the holder of said deed of trust and the note secured thereby, substituted John C. Underwood, Jr., as Trustee therein, as authorized by the terms thereof, by instrument dated January 24, 1992 and recorded in the office of the aforesaid Chancery Clerk in book 570 at Page 725, and re-recorded in Book 573 at Page 398; and
WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said deed of trust, and the legal holder of said

indebtedness, The South Carolina National Bank, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;
NOW, THEREFORE, I, John C. Underwood, Jr., Substituted Trustee in said deed of trust, will on the 14th day of April, 1992, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.) at the Main Front door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:
Lot 16, Countrywood Estates, Section 32, Township 1 South, Range 7 West, DeSoto County, Mississippi, as shown on plat of record in Plat Book 21, Pages 3 and 4, in the Office of the Chancery Clerk of DeSoto County, Mississippi, to which plat reference is made for a more particular description.
I will convey only such title as is vested in me as Substituted Trustee.
WITNESS MY SIGNATURE, this, the 5th day of March, 1992.
John C. Underwood, Jr.
March 18, 25, April 1, 8.

ie Rd.- DeSoto Plaza / Southaven, MS 38671 / 601-393-6397